



Lender Information (Form to be completed by the Financial Institution and submitted to Ohio Department of Development)

Lender Name:			
Contact Name:		Contact Title:	
Phone #:		Email Address:	
Address:		Fax #:	
City:	State:	Zip:	EIN #:

Loan Information

Borrower Name:		CEO/Owner Name:	
Phone #:		E-mail Address:	
Address:			
City:	State:	Zip:	
Expected Initial Disbursement Date:		Loan Amount: \$	
Will Borrower finance Lender fees?: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Will Borrower finance CEP fees*?: <input type="checkbox"/> Yes <input type="checkbox"/> No			
Loan amount with Lender fees?: \$			
Loan Type: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Term Loan <input type="checkbox"/> Other			
Length of Loan: mos.		Length of Amortization: mos.	
Interest Rate:		Debt Coverage Ratio: Historical ____:1, Projected ____:1	
Please Describe Use of Loan Proceeds:			
What is the Collateral and Security Position? (Please attach list if not included in write-up):			
What is the Collateral Value?: \$			
What is the Lender's normal advance rate on this type of loan? _____%		What is the Lender's desired advance rate? _____%	
Why does the collateral shortfall exist?:			
What is the amount of Borrower Equity on the Purchase?:			
What is the Requested Collateral Enhancement Program Deposit amount?:			

* Ohio Department of Development staff will calculate CEP fee and inform Lender.

Important: Please attach the loan write-up, appraisal(s) or other collateral valuation, Borrower financial statement, amortization schedule and CEP Borrower Certification Form.

Refinancing Existing Debt (Complete only if refinancing existing debt from another financial institution)

Debt from Another Financial Institution: <input type="checkbox"/> Yes <input type="checkbox"/> No		Financial Institution's Loan #:	
Financial Institution name:		Type of Existing Debt:	

Important: Financial Institution is any bank, trust company, savings bank, savings and loan association, national bank, federal savings and loan association, or federal savings bank that has a significant presence in the state.

Other Credit

Amount of Other Credit Facilities being Provided in Combination with this CEP Application: \$			
Loan Type: <input type="checkbox"/> Line of Credit <input type="checkbox"/> Term Loan <input type="checkbox"/> Other			



Please provide the following documentation when submitting a CEP Lender Application:

- CEP Lender Application
- CEP Borrower Certification Form
- Lender's loan write-up
- Appraisal(s) or other appropriate collateral valuation that proves shortfall
- Borrower's financial statements

If the project involves a real estate holding company, please submit proof of the following:

- The operating company is a guarantor of co-borrower on the CEP-supported loan to the eligible real estate holding company;
- Both the eligible real estate holding company and the operating company have executed the CEP Borrower Certification Form;
- Each natural person holding an ownership interest constituting at least 20 percent of either the eligible real estate holding company or the operating company provided a personal guarantee for the CEP-supported loan;
- The eligible real estate holding company and the operating company have a written lease with a term at least equal to the term of the CEP-supported loan, including options to renew exercisable solely by the operating company; and the company must lease 100 percent of the space from the real estate holding company and cannot sublease more than 49 percent of the space.
- A drawing of the floor space identifying the percentage of occupancy for each tenant.

If the project involves refinancing, please submit proof of the following:

- Documentation identifying original purpose of loan being refinanced (i.e. purchase agreement and cost of items purchased, bank statement, borrower statement, etc.);
- Payoff statements;
- Brief explanation of refinancing benefits for the borrower

If project involves a purchase, construction or improvements of equipment or real estate, please submit proof of the following (where applicable):

- Purchase agreement with cost detail;
- Cost estimates

Attention Lenders

Email form to: CEP@development.ohio.gov
- or -

Mail form to: Manager, Minority Business Development Division
Ohio Department of Development
77 S. High Street, 28th Floor, Columbus, Ohio 43215
or fax form to: (614) 466-4172

For information, please call (800) 848-1300 ext. 65700